

<i>SERFF Tracking Number:</i>	<i>MDIC-127153613</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Medico Insurance Company</i>	<i>State Tracking Number:</i>	<i>48671</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>AR Med Sup Advertising</i>		
<i>Project Name/Number:</i>	<i>BG - AR Med Sup Advertising/BG - AR Med Sup Advertising</i>		

## Filing at a Glance

Company: Medico Insurance Company

Product Name: AR Med Sup Advertising

TOI: MS08I Individual Medicare Supplement -  
Standard Plans 2010

Sub-TOI: MS08I.001 Plan A 2010

Filing Type: Advertisement

SERFF Tr Num: MDIC-127153613 State: Arkansas

SERFF Status: Closed-Filed-  
Closed State Tr Num: 48671

Co Tr Num: State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Author: Karl Hug Disposition Date: 05/23/2011

Date Submitted: 05/04/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

State Filing Description:

Implementation Date:

## General Information

Project Name: BG - AR Med Sup Advertising

Project Number: BG - AR Med Sup Advertising

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 05/23/2011

State Status Changed: 05/23/2011

Created By: Gelecki Bryan

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Gelecki Bryan

Filing Description:

RE: Individual Medicare Supplement Insurance

ADVMIA20(AR)-M – Advertisement

ADVMIA20(TRI)AR-M – Advertisement

MI11F-519(AR)-M – Advertisement

MI9F-4383(AR)-M – Advertisement

MI9F-4384(AR)-M – Advertisement

MI11F-518(AR)-M – Advertisement

MI9F-4382(AR)-M – Advertisement

MI9F-4380(AR)-M – Advertisement

MI9F-4379(AR)-M – Advertisement

SERFF Tracking Number: MDIC-127153613 State: Arkansas  
Filing Company: Medico Insurance Company State Tracking Number: 48671  
Company Tracking Number:  
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010  
Standard Plans 2010  
Product Name: AR Med Sup Advertising  
Project Name/Number: BG - AR Med Sup Advertising/BG - AR Med Sup Advertising  
MI9F-4378(AR)-M – Advertisement  
MI9F-4381(AR)-M – Advertisement

Advertising for policy forms: MI-MSA20A(AR), MI-MSA20D(AR), MI-MSA20F(AR),  
MI-MSA20G(AR) and MI-MSA20N(AR)  
Policy forms approved on April 20, 2011

Pursuant to State requirements, the above referenced Medicare supplement advertising material is intended for use in Arkansas and should be considered an invitation to inquire. Agents will be able to insert their names, phone numbers and e-mail addresses in selected areas which are bracketed to indicate variability. We request the right to reproduce these ads, after approval, in electronic form on our website – with the understanding that the ads' form numbers and version numbers will also be displayed on the website.

The above captioned advertising includes brochures, consumer letters, print ads, flyers and postcards. Several of the ads have bracketed areas (to show variability) in the ads to allow for the inclusion of approved (filed) premium rates. We request the right to change out rates and the "filed for use" dates, in these ads, without re-filing them, in the event of an approved (filed) rate increase.

We would like to request the ability to modify any of the pictures in these advertisements without re-filing the forms. This filing does not contain any unusual or potentially controversial items.

Thank you for your review and approval of this filing.

## Company and Contact

### Filing Contact Information

Bryan Gelecki, Compliance Research Analyst bgelecki@gomedico.com  
1515 S. 75th Street 800-695-5976 [Phone] 238 [Ext]  
Omaha, NE 68124 402-391-4858 [FAX]

### Filing Company Information

Medico Insurance Company	CoCode: 31119	State of Domicile: Nebraska
1515 S. 75th Street	Group Code:	Company Type: Life and Health
Omaha, NE 68124	Group Name: Medico	State ID Number:
(800) 695-5976 ext. [Phone]	FEIN Number: 47-0122200	

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SERFF Tracking Number: MDIC-127153613 State: Arkansas  
Filing Company: Medico Insurance Company State Tracking Number: 48671  
Company Tracking Number:  
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010  
Standard Plans 2010  
Product Name: AR Med Sup Advertising  
Project Name/Number: BG - AR Med Sup Advertising/BG - AR Med Sup Advertising

## Filing Fees

Fee Required? Yes  
Fee Amount: \$550.00  
Retaliatory? No  
Fee Explanation: Life and/or Accident & Health: filing/review of insurer's advertisements, per advertisement, per each insurer...\$50.00.  
  
x11 advertisements  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Medico Insurance Company	\$550.00	05/04/2011	47243600

*SERFF Tracking Number:* MDIC-127153613 *State:* Arkansas  
*Filing Company:* Medico Insurance Company *State Tracking Number:* 48671  
*Company Tracking Number:*  
*TOI:* MS08I Individual Medicare Supplement - *Sub-TOI:* MS08I.001 Plan A 2010  
Standard Plans 2010  
*Product Name:* AR Med Sup Advertising  
*Project Name/Number:* BG - AR Med Sup Advertising/BG - AR Med Sup Advertising

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/23/2011	05/23/2011

*SERFF Tracking Number:* MDIC-127153613 *State:* Arkansas  
*Filing Company:* Medico Insurance Company *State Tracking Number:* 48671  
*Company Tracking Number:*  
*TOI:* MS08I Individual Medicare Supplement - *Sub-TOI:* MS08I.001 Plan A 2010  
Standard Plans 2010  
*Product Name:* AR Med Sup Advertising  
*Project Name/Number:* BG - AR Med Sup Advertising/BG - AR Med Sup Advertising

## Disposition

Disposition Date: 05/23/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MDIC-127153613 State: Arkansas

Filing Company: Medico Insurance Company State Tracking Number: 48671

Company Tracking Number:

TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010  
Standard Plans 2010

Product Name: AR Med Sup Advertising

Project Name/Number: BG - AR Med Sup Advertising/BG - AR Med Sup Advertising

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Full Size brochure for Med Supp STD policies series A20, Plans A, D, F, G, N	Filed-Closed	Yes
Form	Tri fold brochure for Med Supp STD policies series A20, Plans A, D, F, G, N	Filed-Closed	Yes
Form	flyer ad for Med Supp STD policies series A20, Plans A, D, F, G, N	Filed-Closed	Yes
Form	print ad for Med Supp STD policies series A20, Plans A, D, F, G, N	Filed-Closed	Yes
Form	postcard for Med Supp STD policies series A20, Plans A, D, F, G, N	Filed-Closed	Yes
Form	print ad for Med Supp STD policies series A20, Plans A, D, F, G, N	Filed-Closed	Yes
Form	print ad for Med Supp STD policies series A20, Plans A, D, F, G, N	Filed-Closed	Yes
Form	flyer ad for Med Supp STD policies series A20, Plans A, D, F, G, N	Filed-Closed	Yes
Form	consumer letter for Med Supp STD policies series A20, Plans A, D, F, G, N	Filed-Closed	Yes
Form	consumer letter for Med Supp STD policies series A20, Plans A, D, F, G, N	Filed-Closed	Yes
Form	consumer letter for Med Supp STD policies series A20, Plans A, D, F, G, N	Filed-Closed	Yes

SERFF Tracking Number: MDIC-127153613 State: Arkansas

Filing Company: Medico Insurance Company State Tracking Number: 48671

Company Tracking Number:

TOI: MS081 Individual Medicare Supplement - Sub-TOI: MS081.001 Plan A 2010  
Standard Plans 2010

Product Name: AR Med Sup Advertising

Project Name/Number: BG - AR Med Sup Advertising/BG - AR Med Sup Advertising

## Form Schedule

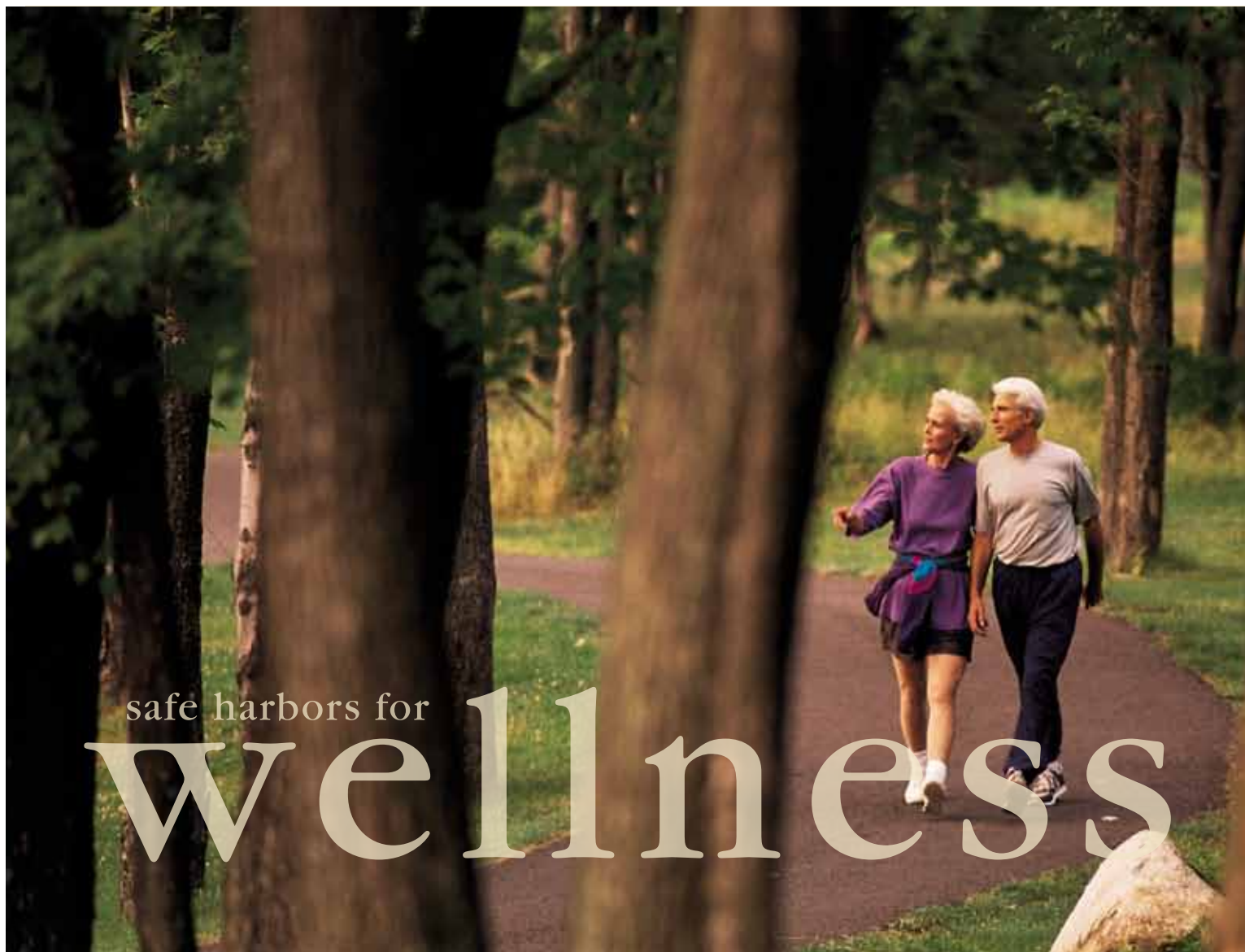
### Lead Form Number: ADVMIA20(AR)-M

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 05/23/2011	ADVMIA20(AR)-M	Advertising	Full Size brochure for Med Supp STD policies series A20, Plans A, D, F, G, N	Initial			ADVMIA20(AR)-M-04202011.pdf
Filed-Closed 05/23/2011	ADVMIA20(TRI)AR-M	Advertising	Tri fold brochure for Med Supp STD policies series A20, Plans A, D, F, G, N	Initial			ADVMIA20(TRI)AR-M-04202011.pdf
Filed-Closed 05/23/2011	MI9F-4378(AR)-M	Advertising	flyer ad for Med Supp STD policies series A20, Plans A, D, F, G, N	Initial			MI9F-4378(AR)-M-04202011.pdf
Filed-Closed 05/23/2011	MI9F-4379(AR)-M	Advertising	print ad for Med Supp STD policies series A20, Plans A, D, F, G, N	Initial			MI9F-4379(AR)-M-04202011.pdf
Filed-Closed 05/23/2011	MI9F-4380(AR)-M	Advertising	postcard for Med Supp STD policies series A20, Plans A, D, F, G, N	Initial			MI9F-4380(AR)-M-04202011.pdf
Filed-Closed 05/23/2011	MI9F-4381(AR)-M	Advertising	print ad for Med Supp STD policies series A20, Plans A, D, F, G, N	Initial			MI9F-4381(AR)-M-04202011.pdf
Filed-Closed 05/23/2011	MI9F-4382(AR)-M	Advertising	print ad for Med Supp STD policies series A20, Plans A, D, F, G, N	Initial			MI9F-4382(AR)-M-04202011.pdf
Filed-Closed	MI9F-4383(AR)-	Advertising	flyer ad for Med Supp STD policies series	Initial			MI9F-4383(AR)-M-

<i>SERFF Tracking Number:</i>	<i>MDIC-127153613</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Medico Insurance Company</i>	<i>State Tracking Number:</i>	<i>48671</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>AR Med Sup Advertising</i>		
<i>Project Name/Number:</i>	<i>BG - AR Med Sup Advertising/BG - AR Med Sup Advertising</i>		
05/23/2011 M	A20, Plans A, D, F, G, N		04202011.pdf
Filed- MI9F- Closed 4384(AR)- 05/23/2011 M	Advertising consumer letter for Med Supp STD policies series A20, Plans A, D, F, G, N	Initial	MI9F- 4384(AR)-M- 04202011.pdf
Filed- MI11F- Closed 518(AR)-M 05/23/2011	Advertising consumer letter for Med Supp STD policies series A20, Plans A, D, F, G, N	Initial	MI11F- 518(AR)-M- 04202011.pdf
Filed- MI11F- Closed 519(AR)-M 05/23/2011	Advertising consumer letter for Med Supp STD policies series A20, Plans A, D, F, G, N	Initial	MI11F- 519(AR)-M- 04202011.pdf



# Medicare Supplement Insurance



safe harbors for  
**wellness**

*Protecting Your Future Today<sup>®</sup>*



**MEDICO<sup>®</sup>**  
INSURANCE COMPANY

# medicare supplement

Policy Forms: MI-MSA20A, MI-MSA20D, MI-MSA20F, MI-MSA20G, MI-MSA20N














































## *Are You Eligible?*

If the following statements are true, it is likely you are eligible for Medicare supplement insurance.

- You are covered by Medicare or plan to be within 60 days of the day you apply for insurance.
- You are not covered by Medicaid.
- You do not have another Medicare supplement policy. Or, you have another Medicare supplement policy that will be replaced.
- You answer “no” to questions 1 through 5 in the Medical Information section of the application.
- Previous coverage does not show unsatisfactory claims experience or serious medical history not covered by application questions.

As stated in the application, the health history of the applicant will not be a factor in the issuance of the policy, if application is made during “Open Enrollment” or a guaranteed issue period.

## *What We Offer \**

Coverage	PLANS				
	A	D	F	G	N
Part A deductible					
Part A hospital co-payment (61-90 days)					
Part A hospital co-payment (91-150 days)					
Part A hospitalization up to an additional 365 lifetime days once lifetime reserve days end					
Part A&B - 3 pints of blood					
Hospice Part A co-payment and co-insurance					
Skilled Nursing Facility co-payment (21-100 days)					
Part B deductible					
Part B 20% of eligible expenses					 **
Part B excess charges					
Foreign Travel Emergency					

\* The benefits provided depend upon the plan selected at issue. The premium will vary by plan.

\*\*Except up to \$20 co-payment for office visit, and up to \$50 co-payment for ER.

## *Important Information*

### **Exceptions and Limitations**

We will NOT pay benefits for: expenses incurred for outpatient prescription drugs, other than drugs covered by Medicare Parts A and B; non-Medicare eligible expenses; services for which you are not liable or for which a charge normally is not made when there is no insurance; and any loss that occurs while this policy is not in force. We will not duplicate any benefit paid by Medicare.

### **30-Day Right to Return**

If you are not completely satisfied with your Medicare Supplement insurance policy, just return it to us within 30 days and we will refund any premiums paid.

### **Suitability**

Some states have specific rules regarding duplication of coverage. Most states have laws or administrative codes that prohibit a producer or insurer from recommending to a prospective buyer the purchase of any individual policy that is not suitable to the applicant. It is extremely important that the producer be aware of this suitability requirement.

### **Pre-Existing Conditions**

Our policies do not include a limitation for pre-existing conditions.

### **Guaranteed Renewable - Premiums Subject to Change**

We guarantee to renew your policy each time you send us the premium. The premium must be paid on or before the date it is due or during the 31 days that follow. Your policy remains in force during this time. We can change your premium only if we do the same to all policies of this form issued to persons of your class in your state.

Medico Insurance Company is not connected with or endorsed by the U.S. Government or the federal Medicare program.

This brochure is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. Please see the policy for details. The outline of coverage available in your state must be provided in conjunction with this brochure. For costs and further details of coverage, see your producer or write to the Company.

This is a solicitation of insurance and a licensed producer may contact you.

**Medico Insurance Company**  
1515 South 75th Street  
Omaha, NE 68124

**1-800-228-6080**  
**[www.gomedico.com](http://www.gomedico.com)**

## *Why Purchase A Policy?*

While the federal Medicare program covers some hospital and medical costs, it does not cover them all. A Medicare supplement policy may help lower out-of-pocket costs for hospital stays, blood, and Medicare Part B eligible expenses. Some plans also assist with skilled nursing facility co-payments and Medicare Part B excess charges.



## *Facts To Consider*

There are different standardized Medicare supplement plans, each with a different set of benefits. No matter where you live (except for Massachusetts, Minnesota, and Wisconsin), the benefits offered by each individual plan will be the same.

Medicare supplement plans do not cover prescription drugs. To have Medicare prescription drug coverage, you may want to buy a Medicare Prescription Drug Plan (Part D).

Medicare supplement policies do not provide benefits for items such as long-term care, vision or dental care, hearing aids, eyeglasses, and private-duty nursing.

Source: *2011 Choosing A Medigap Policy: A Guide To Health Insurance For People With Medicare*

# about the company

Medico Insurance Company began operations in 1930. We offer quality health insurance products nationwide for Americans over the age of 50.

Today, Medico Insurance Company continues a proud tradition of service to its policyholders.

Located in the heart of the U.S., all of our work is done here, not outsourced to some other country. And when you call our number, people answer the phone, people who understand your problems and are ready to help you find solutions.

For more information about Medico Insurance Company and Medico Group, visit [www.gomedico.com](http://www.gomedico.com).



**MEDICO<sup>®</sup>**  
**INSURANCE COMPANY**

Agency Logo Placeholder



# Medicare Supplement Insurance

## *Are You Eligible?*

If the following statements are true, it is likely you are eligible for Medicare supplement insurance.

You are covered by Medicare or plan to be within 60 days of the day you apply for insurance.

You are not covered by Medicaid.

You do not have another Medicare supplement policy. Or, you have another Medicare supplement policy that will be replaced.

You answer “no” to questions 1 through 5 in the Medical Information section of the application.

Previous coverage does not show unsatisfactory claims experience or serious medical history not covered by application questions.

As stated in the application, the health history of the applicant will not be a factor in the issuance of the policy, if application is made during “Open Enrollment” or a guaranteed issue period.

## about the company

Medico® Insurance Company began operations in 1930. We offer quality health insurance products to Americans over the age of 50.

Today, Medico Insurance Company continues a proud tradition of service to its policyholders.

Located in the heart of the U.S., all of our work is done here, not outsourced to some other country. And when you call our number, people answer the phone, people who understand your problems and are ready to help you find solutions.

For more information about Medico Insurance Company and Medico Group, visit [www.gomedico.com](http://www.gomedico.com).

Medico Insurance Company  
1515 S. 75th Street, Omaha, Nebraska 68124  
1.800.228.6080 - [www.gomedico.com](http://www.gomedico.com)

Agency Logo Placeholder



*Protecting Your Future Today®*



**MEDICO®**  
INSURANCE COMPANY

# medicare supplement

Policy Forms: MI-MSA20A, MI-MSA20D, MI-MSA20F, MI-MSA20G, MI-MSA20N

## Why Purchase A Policy?

While the federal Medicare program covers some hospital and medical costs, it does not cover them all. A Medicare supplement policy may help lower out-of-pocket costs for hospital stays, blood, and Medicare Part B eligible expenses. Some plans also assist with skilled nursing facility co-payments and Medicare Part B excess charges.

Medico Insurance Company is not connected with or endorsed by the U.S. Government or the federal Medicare program.

This brochure is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. Please see the policy for details. The outline of coverage available in your state must be provided in conjunction with this brochure. For costs and further details of coverage, see your producer or write to the Company. This is a solicitation for insurance and a licensed producer may contact you.

### Medico Insurance Company

1515 South 75th Street  
Omaha, NE 68124

1-800-228-6080  
www.gomedico.com

What  
We  
Offer \*














































## Facts To Consider

There are different standardized Medicare supplement plans, each with a different set of benefits. No matter where you live (except for Massachusetts, Minnesota, and Wisconsin), the benefits offered by each individual plan will be the same.

Medicare supplement plans do not cover prescription drugs. To have Medicare prescription drug coverage, you may want to buy a Medicare Prescription Drug Plan (Part D).

Medicare supplement policies do not provide benefits for items such as long-term care, vision or dental care, hearing aids, eyeglasses, and private-duty nursing.

Source: 2011 *Choosing A Medigap Policy: A Guide To Health Insurance For People With Medicare*

Coverage	PLANS				
	A	D	F	G	N
Part A deductible					
Part A hospital co-payment (61-90 days)					
Part A hospital co-payment (91-150 days)					
Part A hospitalization up to an additional 365 lifetime days once lifetime reserve days end					
Part A&B - 3 pints of blood					
Hospice Part A co-payment and co-insurance					
Skilled Nursing Facility co-payment (21-100 days)					
Part B deductible					
Part B 20% of eligible expenses					 **
Part B excess charges					
Foreign Travel Emergency					

\* The benefits provided depend upon the plan selected at issue. The premium will vary by plan.

\*\*Except up to \$20 co-payment for office visit, and up to \$50 co-payment for ER.

## Important Information

### Exceptions and Limitations

We will NOT pay benefits for: expenses incurred for outpatient prescription drugs, other than drugs covered by Medicare Parts A and B; non-Medicare eligible expenses; services for which you are not liable or for which a charge normally is not made when there is no insurance; and any loss that occurs while this policy is not in force. We will not duplicate any benefit paid by Medicare.

### 30-Day Right to Return

If you are not completely satisfied with your Medicare Supplement insurance policy, just return it to us within 30 days and we will refund any premiums paid.

### Suitability

Some states have specific rules regarding duplication of coverage. Most states have laws or administrative codes that prohibit a producer or insurer from recommending to a prospective buyer the purchase of any individual policy that is not suitable to the applicant. It is extremely important that the producer be aware of this suitability requirement.

### Pre-Existing Conditions

Our policies do not include a limitation for pre-existing conditions.

### Guaranteed Renewable - Premiums Subject to Change

We guarantee to renew your policy each time you send us the premium. The premium must be paid on or before the date it is due or during the 31 days that follow. Your policy remains in force during this time. We can change your premium only if we do the same to all policies of this form issued to persons of your class in your state.



## Are you paying too much for your Medicare Supplement Insurance?

Medicare supplement plans offered by Medico Insurance Company are identical to the plans offered by other companies, except for one thing: other companies' premiums could be higher.

For costs and details about the Medicare supplement plans from Medico Insurance Company, please call [producer phone number] or return the postage-paid reply card today.

Sincerely,

[Producer Name]

P.S. There is absolutely no cost or obligation for the information. Don't hesitate. Return your reply card or call [producer phone number] today!

Arkansas - Plan [insert Plan letter(s)]

Monthly\*      Annual\*

**Age 65 & over    [\$ insert rate(s)]**

*\*Rates are subject to change and may vary by ZIP code; nontobacco user rates (tobacco rates may be higher).*

Medicare supplement insurance is underwritten by Medico Insurance Company, 1515 South 75th St., Omaha, NE 68124. Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, MI-MSA20G, MI-MSA20N. Medico Insurance Company and its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. An outline of coverage is available upon request. These policies have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed producer may contact you.

MI9F-4378(AR)-M

04202011

**MEDICO®**  
INSURANCE COMPANY



**YES!** I would like to learn more about the Medicare supplement plans from Medico Insurance Company

Call [producer phone number]  
or  
return the attached card

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Your Age \_\_\_\_\_ Spouse Age \_\_\_\_\_

Medicare supplement insurance is underwritten by Medico Insurance Company, 1515 South 75th St., Omaha, NE 68124. Medico Insurance Company and its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, MI-MSA20G, MI-MSA20N.

MI9F-4378(AR)-M

04202011

You may have a choice.

**Are you paying too much  
for your Medicare Supplement?**

[Return Address Block]

**New Lower Medicare Supplement Rates  
Announced In Your Area**

[Return Address Block]

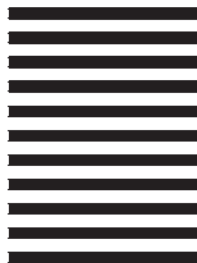


FIRST-CLASS MAIL PERMIT NO. [ ] [ ] [ ]

POSTAGE WILL BE PAID BY ADDRESSEE

[Address Block]

NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



Call [producer phone number]  
or  
return the attached card





## **Are You Paying Too Much?** *for your Medicare Supplement Insurance*

Why pay more for the same coverage? Call today and find out if you qualify for Medicare supplement insurance offered by Medico® Insurance Company.

**Contact [producer name] at [000-000-0000] today.  
You owe it to yourself.**

Medico Insurance Company - 1515 S. 75th St., Omaha, NE 68124

Policies are underwritten by Medico Insurance Company. Medico Insurance Company & its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. Plans A, D, F, G and N are available. Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, MI-MSA20G, MI-MSA20N. An outline of coverage is available upon request. These policies have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed producer may contact you.

MI9F-4379(AR)-M

04202011

4.3125 x 2.75

# Are you paying too much for your Medicare Supplement Insurance?



Why pay more  
for the same coverage?



M19F-4380(AR)-M

04202011

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**Medicare Supplement Insurance**  
from Medico Insurance Company  
could save you hundreds of dollars each year.

Why Pay More?

*New Lower Premiums In Your Area*

*CALL or EMAIL today to see if you qualify.  
You owe it to yourself.*

**[1-000-000-0000] or [producer email address]**

Plans A, D, F, G & N are available. Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, MI-MSA20G, MI-MSA20N. An outline of coverage is available upon request. Medico Insurance Company and its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. These policies have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed producer may contact you.



**MEDICO®**  
INSURANCE COMPANY

MI9F-4380(AR)-M

Represented By

**[Producer Information]**

04202011

**Medicare Supplement  
Insurance**

**New Lower Rates  
Announced In Your Area!**

Contact [producer name] at  
[000-000-0000].

Policies are underwritten by Medico® Insurance Company.  
Medico Insurance Company & its producers are not connected with  
or endorsed by the U.S. government or the federal Medicare program.  
Plans A, D, F, G and N are available. Policy forms MI-MSA20A,  
MI-MSA20D, MI-MSA20F, MI-MSA20G, MI-MSA20N.  
An outline of coverage is available upon request. These policies  
have exclusions, reductions and limitations. This is a  
solicitation of insurance and a licensed producer may contact  
you.

Medico Insurance Company  
1515 S. 75th St., Omaha, NE 68124

MI9F-4381(AR)-M

04202011

2.375 x 2.75

## Medicare Supplement Insurance

### ***Are You Paying Too Much?***

Why Pay More  
for the same coverage?

Call today  
to see if you qualify for  
Medicare supplement insurance  
offered by  
Medico® Insurance Company.

Medico Insurance Company  
1515 S. 75th St., Omaha, NE 68124

Policies are underwritten by Medico® Insurance Company.  
Medico Insurance Company & its producers are not connected with  
or endorsed by the U.S. government or the federal Medicare program.  
Plans A, D, F, G and N are available. Policy forms MI-MSA20A,  
MI-MSA20D, MI-MSA20F, MI-MSA20G, MI-MSA20N.  
An outline of coverage is available upon request. These policies  
have exclusions, reductions and limitations. This is a solicitation  
of insurance and a licensed producer may contact you.

**Contact [producer name] at  
[000-000-0000]  
Don't Delay.  
You owe it to yourself.**

MI9F-4382(AR)-M

04202011

2.375 x 5.50



## Are you paying too much for your Medicare Supplement Insurance?

Medicare supplement plans offered by Medico Insurance Company are identical to the plans offered by other companies, except for one thing: other companies' premiums could be higher.

## New lower premium rates for Medicare Supplement Plans A, D, F, G & N.

While the Medicare supplement plans are standardized, you may still have a choice when it comes to cost and the company standing behind the plan. Medico Insurance Company has been meeting insurance needs since 1930. A proven company that will be there when you need them most.

For costs and details about the Medicare supplement plans from Medico Insurance Company, please call [producer phone number] or return the postage-paid reply card today.

Sincerely,

[Producer Name]


P.S. There is absolutely no cost or obligation for the information. Don't hesitate. Return your reply card or call [producer phone number] today!

Medicare supplement insurance is underwritten by Medico Insurance Company, 1515 South 75th St., Omaha, NE 68124. Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, MI-MSA20G, MI-MSA20N. An outline of coverage is available upon request. Medico Insurance Company and its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. These policies have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed producer may contact you.

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04202011

Call [producer phone number]  
or  
return the attached card

			
		<input type="checkbox"/> <b>YES!</b> I would like to learn more about the Medicare Supplement Plans from Medico Insurance Company	
Name _____			
Address _____			
City _____		State _____	Zip Code _____
Your Age _____		Spouse Age _____	
<small>Medicare supplement insurance is underwritten by Medico Insurance Company, 1515 South 75th St., Omaha, NE 68124. Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, MI-MSA20G, MI-MSA20N. An outline of coverage is available upon request. Medico Insurance Company and its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. These policies have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed producer may contact you.</small>			
MI9F-4383(AR)-M		04202011	

You may have a choice.

# Are you paying too much for your Medicare Supplement?

[Return Address Block]

## New Lower Medicare Supplement Rates Announced In Your Area

[Return Address Block]



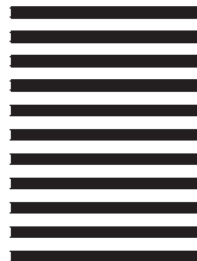
NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. [ ] [ ] [ ]

POSTAGE WILL BE PAID BY ADDRESSEE

[Address Block]



Call [producer phone number]  
or  
return the attached card





*Don't accidentally throw this away!  
This information could save you money.*

## **Are you paying too much for your Medicare Supplement Insurance? Check out the great rates offered by Medico® Insurance Company!**

Medicare supplement plans offered by Medico Insurance Company are identical to the plans offered by other companies, except for one thing: other companies' premiums could be higher. You owe it to yourself to save money on premiums.

### **New lower premium rates for Medicare Supplement Plans A, D, F, G & N.**

While the Medicare supplement plans are standardized, you may still have a choice when it comes to cost and the company standing behind the policy. Medico Insurance Company, located in Omaha, Nebraska, has been meeting insurance needs for more than 75 years. Medico offers outstanding customer service. When you pick up the phone to call Medico, you will always speak to a person, you will not get a recording or an automated system. Medico is a proven company that will be there when you need them most.

### **FREE Information!**

For costs and details about the Medicare supplement plans from Medico Insurance Company, please call [producer phone number], email [producer email address], or visit [producer website] today.

Sincerely,

[Producer Name]

P.S. There is absolutely no cost or obligation for the information. Don't hesitate. Email or call [producer phone number] today!

Call [producer phone number]  
or  
email [producer email address].

Medicare supplement insurance is underwritten by Medico Insurance Company, 1515 South 75th St., Omaha, NE 68124. Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, MI-MSA20G, MI-MSA20N. An outline of coverage is available upon request. These policies have exclusions, reductions and limitations. Medico Insurance Company and its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation of insurance and a licensed producer may contact you.

**Medico Insurance Company 1515 S. 75th St., Omaha, NE 68124**



[Producer Name]  
[Address]  
[phone, email, website, fax]

You have been a Medicare recipient for a while now and maybe you have purchased a Medicare supplement insurance policy. If your premium is higher than you think it should be, or if you are not getting the service you deserve, please call me.

I have been an independent health and life insurance producer for more than [ ] years. My primary Medicare supplement company is Medico Insurance Company of Omaha, Nebraska. Medico is a conservative, safe and secure company that has been in business since 1930. Medico offers various insurance products and is responsible for a lot of Medicare supplement business. The company's customers keep paying their premiums year after year because of the prompt, paperless, electronic claims service and very competitive premiums. Here are examples:

Arkansas – Standardized Plan [insert Plan letter(s)], Non-Tobacco  
Monthly Bank Draft

Age 65 & over [insert rate(s)]

(In Arkansas, rates for Plans A, D & F were approved February 24, 2010; rates for Plans G & N were approved on April 19, 2011.)

For further information and a no-obligation rate quote, contact [name] [phone, fax, email].

Best regards,

[Producer Name]  
Licensed Insurance Producer



[ Producer Information ]

Medicare supplement insurance is underwritten by Medico Insurance Company, 1515 South 75th St., Omaha, NE 68124. Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, MI-MSA20G, MI-MSA20N. Medico Insurance Company and its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. An outline of coverage is available upon request. These policies have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed producer may contact you.

[Producer Name]  
[Address]  
[phone, email, website, fax]

[ Producer Logo Placeholder ]



Dear Friend,

You are about to join the millions of Americans who are currently Medicare recipients.

Many people purchase a Medicare supplement insurance policy about one month before their Medicare Part B becomes effective. In many cases, this is the first day of the month of your 65th birthday. Remember that you have a guaranteed right to purchase a Medicare supplement plan during the six month open enrollment period, which means that no health questions are asked.

Here are a few more facts:

- 1- In Arkansas, Medicare supplements are *standardized* which means that they must meet the requirements for standardized Plans A-D, F, G, K-N. I have found that Plan [ ] has been the most popular.
- 2- All Medicare supplements are *guaranteed renewable*, subject to our limited right to change premiums. This means that you can never be canceled as long as your premiums are paid when due.
- 3- There is no physical required nor can any insurance company put a rider on any condition, for any reason. There is no waiting period on pre-existing conditions.
- 4- All plans with the same letter (like "F") have the exact same coverage.
- 5- With a *standardized* supplement, you have complete freedom to see any doctor, and go to any hospital that accepts Medicare patients in the United States.

The company that I place my Medicare supplement business with is Medico Insurance Company of Omaha, NE. Medico is a stock company that has been in business since 1930. Medico Insurance Company has been marketing Medicare supplement insurance since 1973. For your convenience, the company features automatic, electronic claims filing.

Monthly bank draft rates for age 65 & over, non-tobacco, Plan [insert Plan letter(s)]:  
[insert rate(s)]

(In Arkansas, rates for Plans A, D & F were approved February 24, 2010; rates for Plans G & N were approved on April 19, 2011.)

For further information, please [call, fax, email, visit our website, send reply card]  
[at, to] [phone number, fax, email website, producer name].

Best regards,

[Producer Name]  
Licensed Insurance Producer

Medicare supplement insurance is underwritten by Medico Insurance Company, 1515 South 75th St., Omaha, NE 68124. Plans A, D, F, G & N are available. Policy forms MI-MSA20A, MI-MSA20D, MI-MSA20F, MI-MSA20G, MI-MSA20N. Medico Insurance Company and its producers are not connected with or endorsed by the U.S. government or the federal Medicare program. An outline of coverage is available upon request. These policies have exclusions, reductions and limitations. This is a solicitation of insurance and a licensed producer may contact you.